

Financial Market Review



Performance of financial market indices As at November 30, 2014

(Returns are annualized for intervals longer than one year)

	Month	Quarter to date	Year to date	1 year	2 years	3 years	4 years	10 years
Consumer Price Index (Canada)*	0.1%	0.1%	2.6%	2.4%	1.5%	1.4%	1.8%	1.8%
Currency CAD/USD	-1.3%	-1.3%	-7.4%	-7.8%	-7.3%	-3.9%	-2.7%	0.4%
Fixed Income Markets								
FTSE TMX Canada 91 Day Treasury Bill	0.1%	0.2%	0.8%	0.9%	1.0%	1.0%	1.0%	1.9%
FTSE TMX Canada Universe Bond Index	1.6%	2.1%	8.2%	7.7%	3.3%	4.0%	5.0%	5.4%
FTSE TMX Canada Short Term Bond Index	0.5%	0.8%	2.9%	2.8%	2.3%	2.4%	2.9%	3.9%
FTSE TMX Canada Mid Term Bond Index	1.5%	2.2%	8.6%	7.7%	3.8%	4.8%	5.9%	6.0%
FTSE TMX Canada Long Term Bond Index	3.1%	4.0%	16.1%	15.5%	4.2%	5.9%	7.9%	7.5%
FTSE TMX Canada High Yield Bond Index	-0.7%	-1.4%	5.7%	6.2%	5.9%	8.5%	5.9%	7.2%
FTSE TMX Canada Real Return Bond Index	1.7%	2.1%	14.1%	12.1%	-0.8%	1.8%	4.9%	6.1%
Canadian Equity Markets								
S&P/TSX Composite	1.1%	-1.0%	11.0%	13.3%	13.1%	9.8%	6.3%	7.9%
S&P/TSX Capped Income Trust	1.0%	5.5%	16.3%	18.5%	8.7%	10.7%	13.7%	11.9%
S&P/TSX 60	1.7%	0.3%	13.0%	15.1%	14.2%	10.8%	6.9%	8.3%
S&P/TSX Small Cap	-0.1%	-8.4%	-2.0%	0.6%	3.9%	0.3%	-2.1%	2.8%
Foreign Equity Markets (CAD)								
S&P 500	4.1%	7.3%	22.5%	26.0%	32.4%	25.6%	20.7%	7.6%
MSCI EAFE	2.7%	1.8%	5.8%	7.8%	19.8%	16.3%	10.7%	4.8%
MSCI World	3.4%	4.7%	14.6%	17.4%	25.8%	20.6%	15.3%	6.2%
MSCI ACWI	3.0%	4.4%	14.1%	16.5%	23.9%	19.2%	13.8%	6.3%
MSCI Emerging Markets	0.3%	2.1%	10.5%	9.3%	10.2%	9.7%	3.9%	9.4%
Benchmark (FTSE TMX Canada Universe – S&P/TSX – MSCI World)								
40% – 30% – 30%	2.0%	1.9%	11.0%	12.3%	12.8%	10.6%	8.6%	6.7%
45% – 27.5% – 27.5%	1.9%	2.0%	10.8%	11.9%	11.9%	10.1%	8.3%	6.6%
50% – 25% – 25%	1.9%	2.0%	10.5%	11.5%	11.1%	9.5%	8.0%	6.5%
55% – 22.5% – 22.5%	1.9%	2.0%	10.3%	11.2%	10.3%	9.0%	7.7%	6.4%
60% – 20% – 20%	1.8%	2.0%	10.1%	10.8%	9.5%	8.4%	7.4%	6.3%

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For more information or if you have any questions, please contact your OPTIMUM consultant or Rocky Pomponi at 514 288-1620, extension 141.

* As at October 31, 2014

Retirement ♦ Asset management ♦ Group insurance ♦ Occupational health and safety

Head Office – 425 Maisonneuve Boulevard West, Suite 1120, Montreal, Quebec H3A 3G5

Québec Branch – 825 Lebourgneuf Boulevard, Suite 408, Québec, Quebec G2J 0B9

To reach us – Phone: 514 288-1620 • Toll-free: 1 800 361-8502 • Fax: 514 288-3317

www.optimumactuares.com